Apple Pay and Contactless Payments

Copyright © 2014 Apple Inc. All Rights Reserved.

Apple Pay and Contactless Payments

Apple Pay is a convenient, secure, and private way to use iPhone 6, iPhone 6 Plus, or Apple Watch to pay in our retail and online stores and numerous other contactless payment locations. Highlight this revolutionary new way to pay with customers—it's only available for iPhone 6, iPhone 6 Plus or with an Apple Watch paired with an iPhone 5 (or later) that has iOS 8.2 (or later) installed. Also share that you can use Apple Pay on an iPhone with the Apple Store app to make online purchases and buy accessories in our store with EasyPay for Customers. See apple.com/apple-pay for the most up-to-date list of accepted banks, stores, and apps.

Near Field Communication (NFC)

Contactless payments use a wireless technology called Near Field Communication (NFC) for making secure payments. Contactless payment readers use embedded chips and antenna to detect when an accepted card or device is near the NFC reader. In Apple Stores, your Isaac device is the contactless payment reader.

Contactless Payment in Our Store

Our stores also accept other types of contactless payment including credit or debit cards with NFC, PayPass, or contactless logos (see below) as well as Google Wallet on any type of smart phone. Look for the following symbols on the customer's credit or debit card to determine if their card has contactless technology embedded.

Copyright © 2014 Apple Inc. All Rights Reserved.

Paying using Apple Pay

Customers with an iPhone 6 or iPhone 6 Plus can add credit or debit cards and use Apple Pay to pay for products and services in our stores and other merchants that accept contactless payment.

Customers with an Apple Watch paired with an iPhone 5 (or later) can use Apple Pay to pay for products and services in our stores and other merchants that accept contactless payment. The iPhone does not need to be present to use Apple Pay on the Apple Watch. ApplePay on Apple Watch cannot be used for in-app/online purchases.

Customers with iPads that have Apple Pay functionality can only use them for in-app/online purchases. They cannot be used for Retail store purchases.

To complete a transaction using Apple Pay, follow the steps below.

- **Step 1**—Start your transaction as normal. Once you reach the Tender screen, select the credit card icon. The Credit/Debit screen will show the total amount due. Leave Credit highlighted in green as the payment option.

- **Step 2**—Turn the Isaac device over to the PIN pad side. The *white* light(s) will indicate that the Isaac device is ready to accept contactless payment.

- **Step 3**—Ask the customer to hold their iPhone or Apple Watch near the contactless payment reader on the PIN pad. Do not Tap. To pay with an iPhone, the customer places their finger on the Touch ID button on their iPhone until they see the "Done" check mark on their iPhone. Customers can also enter their 4 digit pin code on their iPhone instead of using Touch ID. To pay with an Apple Watch, the customer must double-click the button on the side of the watch.

- **Step 4**—Turn the EasyPay device over to complete the transaction. Depending on their bank, some customers will receive a notification on their iPhone with the transaction confirmation and details.

Transaction Limits: Banks set different limits on the size and number of daily transactions that can be made using contactless technology. Exceeding these limits may require the customer to sign for the purchase or present the physical card.

Copyright © 2014 Apple Inc. All Rights Reserved.

- **Step 5**—On the checkout screen in EasyPay, choose how the customer would like to receive their receipt (email or print) and whether or not the customer would like to opt in to communications on Apple products and services. For more information on how to use the customer checkout screen for customers paying with Apple Pay, reference the *EasyPay Customer Check Out Screen* guide [document M296900] in RetailMe.

Customer Receipts Contactless payment will not transmit customer information such as name and email to the EasyPay checkout screen. Customer information will not be displayed on the emailed receipt or the printed receipt. The receipt will only display the last 4 digits of the customer's device account number (not the last 4 digits of the card number on the plastic card).

Customer name and email address is no longer shown on receipts

The last 4 digits of the customer's Device Account Number are displayed.

Copyright © 2014 Apple Inc. All Rights Reserved.

Returning Products Purchased with Apple Pay

Customers who have purchased products with Apple Pay in either our retail or online stores can also use Apple Pay to return products. To complete an Apple Pay return:

- **Step 1**—Start the return transaction in EasyPay as normal. When you reach the screen where you would normally swipe the customer's card, turn the Isaac device over to the PIN pad side. The *white* light(s) will indicate that the Isaac device is ready to accept Apple Pay information.

- **Step 2**—Ask the customer to hold their iPhone or Apple Watch that was used for the original purchase near the contactless payment reader on the PIN pad. The customer then places their finger on the Touch ID button until they see the "Done" check mark on their iPhone or for Apple Watch the customer must double click the side button. NOTE: This action looks up recent Apple Store purchases but does not charge the customer.

- **Step 3**—Turn the Isaac device over to review recent Apple Store purchases for that customer. Select the appropriate receipt/items that the customer would like to return and complete the transaction.

Apple Pickup with Apple Pay

Customers who have purchased products with Apple Pay through the Apple Store App can have their order easily looked up in EasyPay during Apple Pickup. Select the Apple Pickup option in EasyPay and have the customer hold their iPhone near the contactless payment reader on the PIN pad. The customer then places their finger on the Touch ID button until they see the "Done" check mark on their iPhone. This will retrieve their Apple Pickup order information. This action does not charge the customer. It only retrieves order information for faster lookup. Complete the Apple Pickup as usual. This function cannot be used for Apple Watch since in-App/Online purchases are not available on the Apple Watch.

Copyright © 2014 Apple Inc. All Rights Reserved.

Setting Up Apple Pay on an iPhone 6 or 6 Plus

There are three ways a customer can set up Apple Pay on their iPhone 6 or 6 Plus:

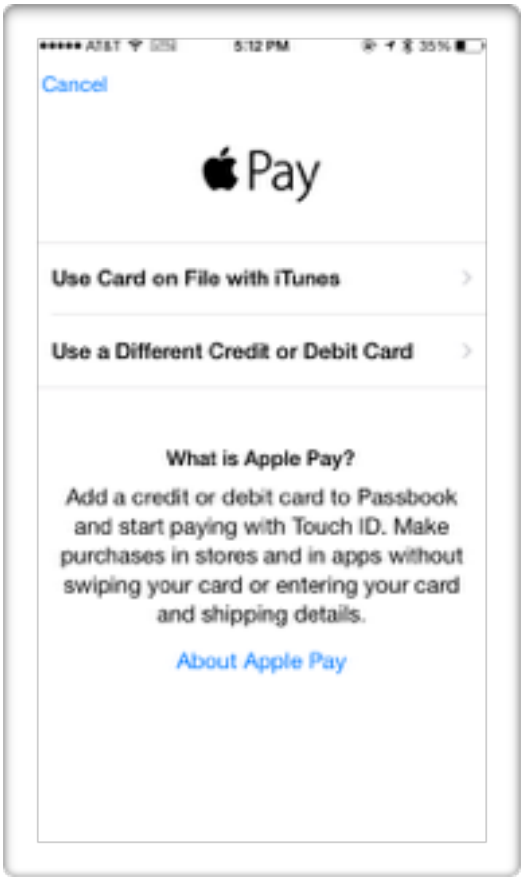
- Within Settings
- Within Passbook
- Using the Setup Assistant on a new iPhone 6 or iPhone 6 Plus.

To streamline the online purchase process, use Setup Assistant for new iPhone 6 or iPhone 6 Plus and Settings for existing devices.

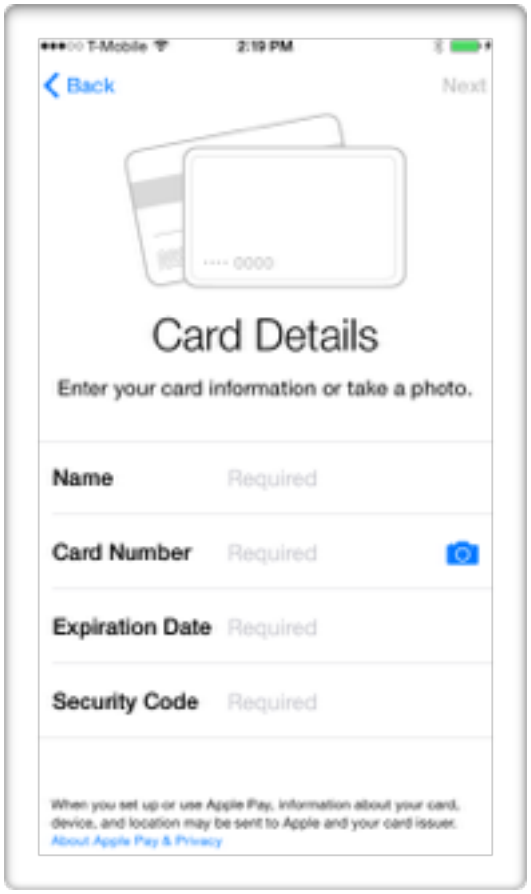
Set up Apple Pay with Setup Assistant

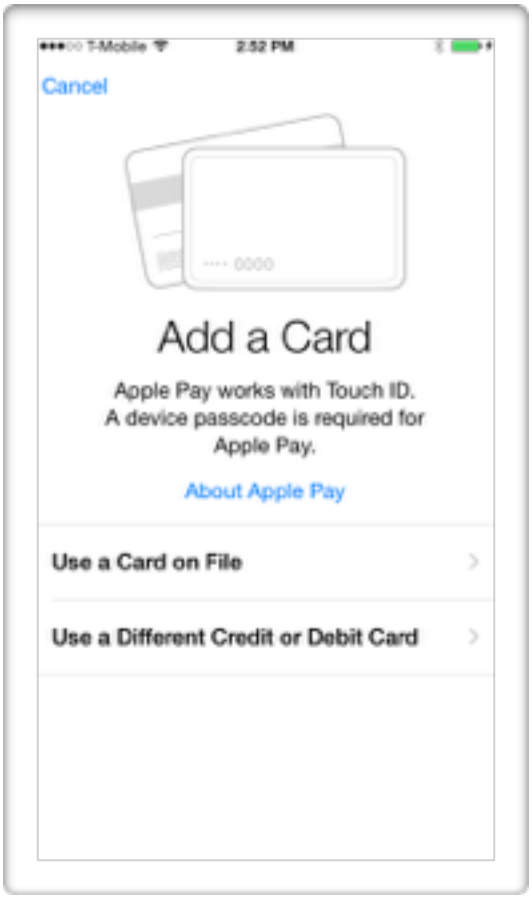
The first time a customer sets up an iPhone 6 or iPhone 6 Plus, they can set up Apple Pay using the Setup Assistant.

- **Step 1**—The Setup Assistant flow includes Apple Pay as a setup option. Tap "Add a new Credit or Debit Card".


AT&T
5:12 PM
35%
Cancel
Pay
Use Card on File with iTunes
Use a Different Credit or Debit Card
What is Apple Pay?
Add a credit or debit card to Passbook and start paying with Touch ID. Make purchases in stores and in apps without swiping your card or entering your card and shipping details.
About Apple Pay

- **Step 2**—Tap "Use a Card on File" to set up a card that the customer already has on file with iTunes. Or tap "Use a Different Credit or Debit Card" to set up a new card. When setting up a new card, tap the camera icon to capture the card number and expiration date with the iSight camera. The customer then manually enters the cardholder name and security code exactly as shown on the card.

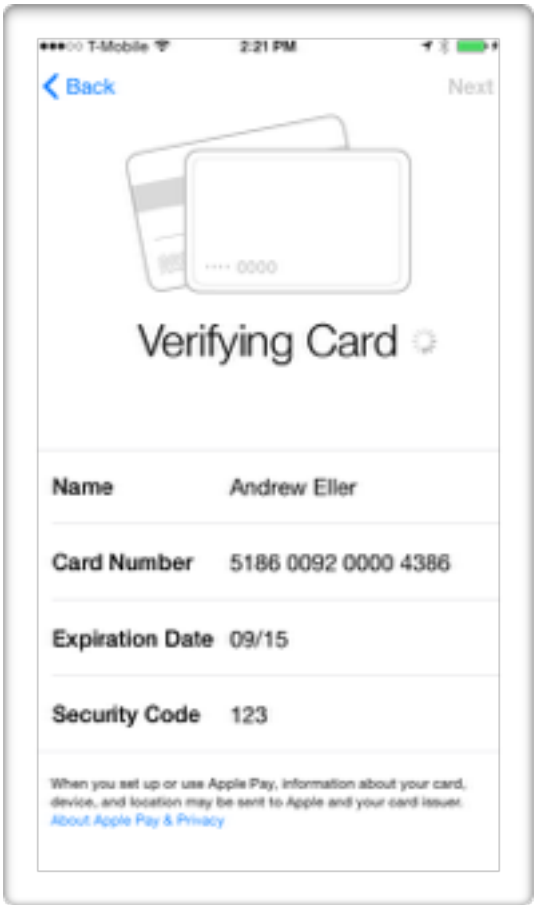


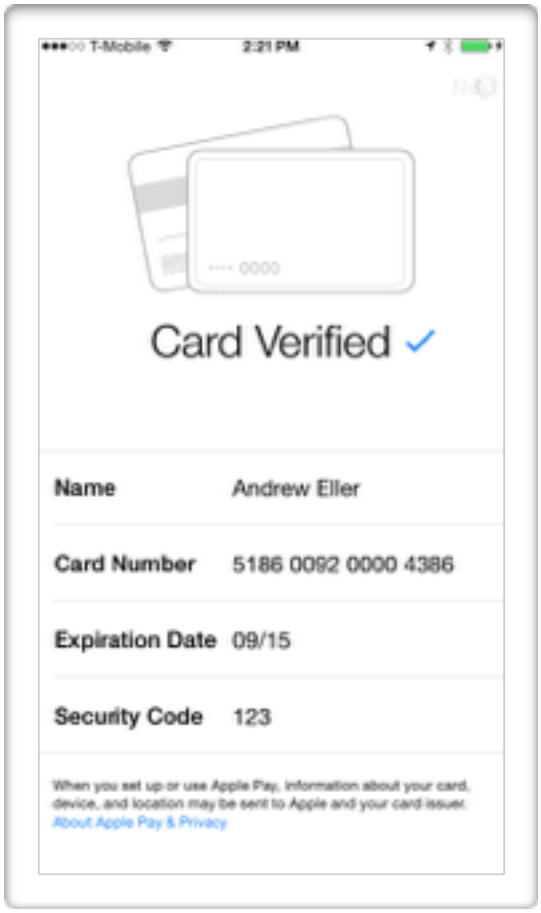

T-Mobile
2:52 PM
Cancel
Add a Card
Apple Pay works with Touch ID.
A device passcode is required for Apple Pay.
About Apple Pay
Use a Card on File
Use a Different Credit or Debit Card

- **Step 3**—Tap Next and have the customer accept the terms and conditions. The card information will be sent to the customer's bank for verification. There are three possible outcomes to the verification step.

Copyright © 2014 Apple Inc. All Rights Reserved.

- The card is verified and the customer will see the card verified blue check mark. Apple Pay is now ready for use.

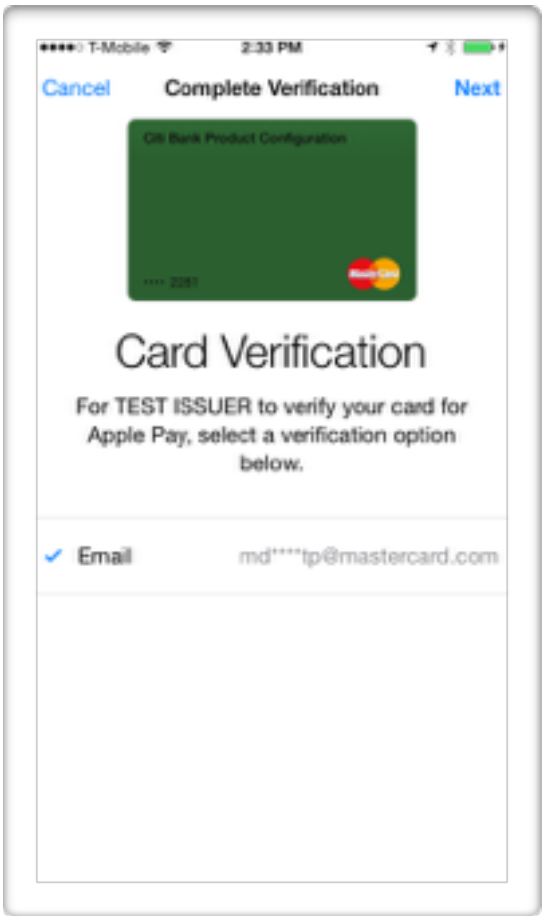


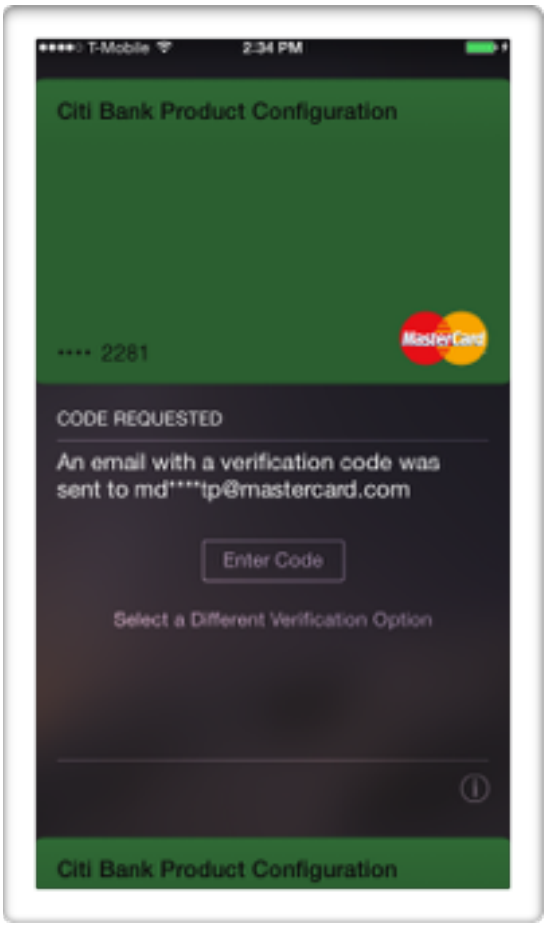


Eligible Cards: Check http://www.apple.com/apple-pay/ for the most up-to-date list of cards that can be used with Apple Pay. Corporate cards are not eligible for Apple Pay.

Copyright © 2014 Apple Inc. All Rights Reserved.

- In some cases, the customer will be asked to enter an email address where the customer's bank can send a code as a secondary verification step. Once the code has been entered, the set up process can be completed.





- There will be instances where the customer's card cannot be verified by the bank. If the card cannot be verified, ask the customer to contact their bank for more details.

Card Verification: Although many customer's will have their card verified within a few minutes, the verification process can take up to 45 minutes. Verification time varies depending on the customer's bank. A notification will be sent to the customer's phone when setup is complete.

Copyright © 2014 Apple Inc. All Rights Reserved.

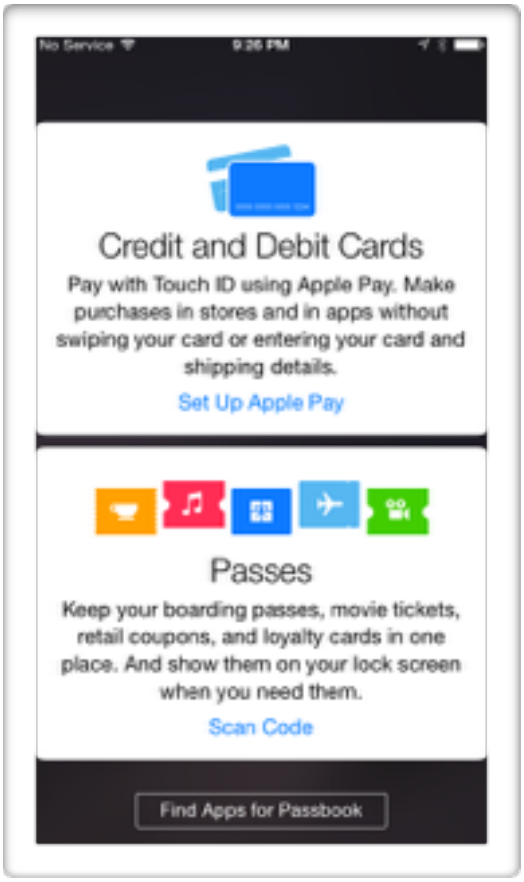
Apple Pay Setup through Settings

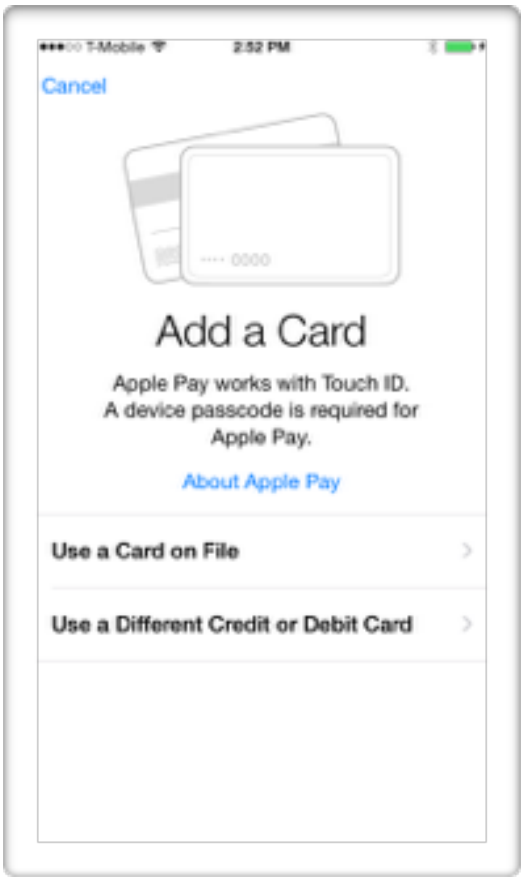
Customers can go to **Settings ->Passbook & Apple Pay** to add additional cards and configure other settings, including default billing and shipping addresses. This will create the best online Apple Pay experience for the customer.

Apple Pay Setup through Passbook

Customers who did not set up Apple Pay using the Setup Assistant can set it up through Passbook using the steps below.

- **Step 1**—Tap the Passbook app. and select "Set Up Apple Pay". The customer will be prompted to enter their Apple ID.


No Service
9:26 PM
Credit and Debit Cards
Pay with Touch ID using Apple Pay. Make purchases in stores and in apps without swiping your card or entering your card and shipping details.
Set Up Apple Pay
Passes
Keep your boarding passes, movie tickets, retail coupons, and loyalty cards in one place. And show them on your lock screen when you need them.
Scan Code
Find Apps for Passbook


T-Mobile
2:52 PM
Cancel
Add a Card
Apple Pay works with Touch ID.
A device passcode is required for Apple Pay.
About Apple Pay
Use a Card on File
Use a Different Credit or Debit Card

- **Step 2**—The customer will be given the option to add a card on file with iTunes or add a new card. Follow the remaining steps to set up the customer.

NOTE: Once a card has been set up in Apple Pay, additional cards can be added by swiping down on the existing card and tapping on the + sign.

Copyright © 2014 Apple Inc. All Rights Reserved.

Setting Up Apple Pay on an Apple Watch

Below is what the customer needs to start using Apple Pay on their Apple Watch:

- Apple Watch paired with iPhone 5 or later
- iOS 8.2 or later on their paired iPhone
- United States selected as their region
- iCloud account
- Supported credit or debit card from a participating bank
- A passcode on the Apple Watch and Wrist Detection turned on

Even if Apple Pay has already been set up for a credit or debit card on the customer's iPhone or iPad, they still need to add that card to the Apple Watch using the Apple Watch app on iPhone.

Before you start, make sure the Apple Watch is unlocked.

Step 1—To add a credit or debit card to the Apple Watch, open the Apple Watch app on the iPhone and tap Passbook & Apple Pay. Click Add Credit or Debit Card and have the customer enter their Apple Id.

Step 2—If the customer has a supported credit or debit card on file with iTunes, the customer can enter the card's security code. Otherwise, the customer can use the camera to capture the information on their credit or debit card.

Step 3—Tap next. The customer's bank will verify the information and decide if the card can be added to Apple Pay. If they need more information, they will ask for additional verification.

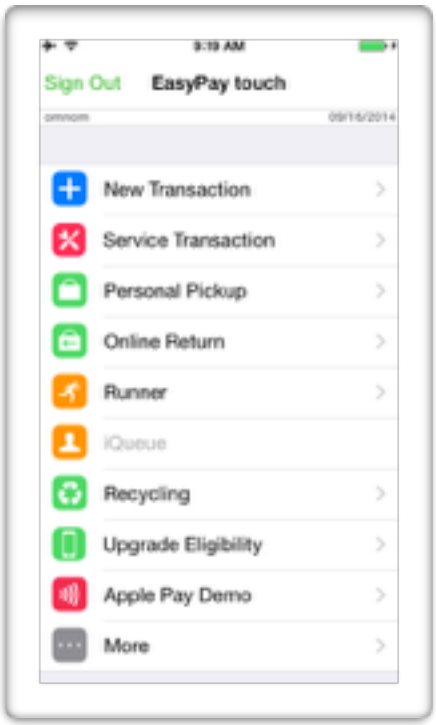
Step 3—After the card is verified, tap next. There will be a notification on the Apple Watch that the card is ready for Apple Pay.

Copyright © 2014 Apple Inc. All Rights Reserved.

Apple Pay Demo

The Apple Pay Demo within EasyPay shows how contactless payment works on the iPhone 6, iPhone 6 Plus or Apple Watch. You can use ApplePay Demo as a preliminary check for customers who are having issues with Apple Pay. The demo will not identify or solve for issues involving the customer's bank such as transaction limits or payment method approval. The customer should contact their bank for those issues. To perform a diagnostic test, follow the steps below.

- **Step 1**—Select **Apple Pay Demo** on the Isaac device.



- **Step 2**—Ask the customer to hold their iPhone or Apple Watch near the contactless payment icon on the EasyPay PIN pad. NOTE: The demo will timeout within 15 seconds.

- **Step 3**—The demo results will display on EasyPay. Use the following chart to review the results with the customer.

Results of Test	Action
Green check mark shows on EasyPay	The customer's iPhone can communicate with an NFC device. If the customer is still not able to transact, have them contact their bank or use another payment method.
"No Response" message	Try the test again. If the results are the same, there may be an issue with the device. Partner with the Family Room team for further diagnostics.
Red "X "shows on EasyPay	EasyPay not able to complete the test.

Copyright © 2014 Apple Inc. All Rights Reserved.

Frequently Asked Questions

Answers to frequently asked questions about Apple Pay and other contactless payment methods.

General Apple Pay Questions

Q: *Where do I add a credit or debit card on my iPhone 6 or iPhone 6 Plus so I can use it to purchase in an app or at an Apple Store?*

A: You can add your card from:

- Setup Assistant
- Settings
- Passbook

Q: *Where do I add a credit or debit card on my Apple Watch?*

A: Cards must be added in the Apple Watch App on the paired iPhone.

Q: *How many different cards can I add to a device?*

A: You can add up to 8 credit or debit cards on each iPhone 6 or iPhone 6 Plus.

Q: *Can I set up one card on multiple devices?*

A: Yes, you can add a credit or debit card to more than one device. The same card can also be on an Apple Watch.

Q: *Can all debit cards be used with Apple Pay?*

A: Only Visa and MasterCard-branded debit cards are supported.

Q: *Why am I getting an error message when I try to add a valid card that is eligible for Apple Pay?*

A: Check to make sure the information on your physical card exactly matches what is stored in Passbook. If you continue to get an error message, contact your bank.

Q: *The picture of my credit card in Passbook doesn't match my physical card? Is this a problem?*

A: No. Some card issuers do not have a complete card art library, so they use a default image. As long as the last 4 or 5 digits of your card match what is in Passbook, you're fine.

Q: How do I remove a card from Apple Pay?
A: With Passbook open on your device, tap the card you want to delete, tap the "i" icon, then Delete. Depending on your bank, the card may take a few minutes to delete. Passbook will show that the pass is disabled. For Apple Watch, cards can be deleted on the Apple Watch App on the iPhone. You can also delete all your cards in Settings at icloud.com. **Note: We recommend you delete Apple Pay cards before any iPhone or Apple watch repair where you leave your device with us.**

Q: Do I need a special SIM card from my cellular service provider to use Apple Pay on my iPhone?
A: No. Your iPhone 6 or 6 Plus has all the functionality built in to use Apple Pay.

Payments and Transactions

Q: *Where can I use Apple Pay to make payments?*

A: Apple Pay can be used in any store that accepts contactless payments.

Q: *How do I set/change my default card?*

A: The first credit or debit card you add to Passbook is set as your default. To change the default card for the iPhone, go to Settings > Passbook > and tap the card that you would like to use as your default. To change the default card for the Apple Watch, go to the Apple Watch App on the iPhone > Passbook & Apple Pay and select the default card.

Q: *Does a customer have to use the Touch Id feature on the iPhone in order to use Apple Pay?*

A: No. Customers can use a 4 digit PIN code on iPhone 6 or 6 Plus to make purchases with Apple Pay instead of using the Touch Id feature.

Copyright © 2014 Apple Inc. All Rights Reserved.

Q: *Can a customer use an Apple Pay enabled iPad to make purchases in retail stores?*

A: No. Customers can only use Apple Pay enabled iPads to make in-app purchases/online purchases.

Q: *I will be traveling internationally. Will I be able to make payments with Apple Pay?*

A: With a US-issued card added to iPhone 6, iPhone 6 Plus, or Apple Watch, you may be able to make contactless payments outside of the U.S. depending on merchant participation and the customer's bank.

Q: *I'm trying to buy something in a store that has a contactless payment terminal and it's not working. What should I do?*

A: Check to make sure the terminal is set up to accept contactless payments. If it's still not working, contact your card issuer.

Q: *How do I process a return for an Apple Pay transaction?*

A: At the return screen in EasyPay, hold the customer's device near and select the appropriate transaction from the list. You can always do standard return lookups as well.

Q: *When do I need to check for an ID for an Apple Pay purchase?*

A: Apple Pay purchases do not require an ID check.

Q: *Why are there transactions missing from my Transaction History in Passbook?*

A: Transaction History is provided by your card issuer. Some card issuers choose to only show contactless payments, while others choose to show all types of transactions using that credit card. Apple Watch transactions will not show up in transaction history. Note: Returns processed by original receipt, credit card lookup, or swiping a physical card are not considered a contactless payment, even if the original transaction was contactless.

Q: *Does my iPhone 6, iPhone 6 Plus, or Apple Watch need to be connected to Wi-Fi or Bluetooth for Apple Pay to work?*

A: No, your device does not need be connected to Wi-Fi or cellular.

Q: *What happens when a customer's contactless payment is declined?*

A: The customer can present the physical card or use another form of payment. Contactless limits vary by bank/card issuer.

Security and Privacy

Q: *I have Security and Privacy questions about Apple Pay, where can I find out more information?*

A: You can read this article for more information: http://support.apple.com/kb/HT6323

Q: *Will my iPhone 6, iPhone 6 Plus, or Apple Watch unintentionally share information with other nearby devices?*

A: No, you always authorize payment with Touch ID or by entering your Passcode, whichever you have set in Passbook for ApplePay. With Apple Watch, the device must be unlocked and you must double click the side button.

Q: *What information does Apple store from a contactless transaction?*

A: Apple only stores the last four digits of your physical card number and your Device Account Number. Your purchases are stored locally on your phone. These numbers are never stored on Apple servers.

Q: *How do I suspend or resume a credit or debit card on my iPhone 6 or iPhone 6 Plus that is being used for Apple Pay?*

A: You can suspend your virtual cards (Device Account Numbers) by enabling Lost Mode in Find My iPhone.

Q: *Can I transfer my device information to another device?*

A: No, you would need to add your cards on each device.

Q: *My iPhone 6/iPhone 6 Plus or Apple Watch that was set up with Apple Pay was lost/stolen. What should I do?*

A: Your payment information is protected with the secure element and cannot be easily removed from the phone or used by others. If you have Find My iPhone set up you can put your iPhone into Lost Mode. You can also delete or suspend all your cards in Settings at icloud.com.

Copyright © 2014 Apple Inc. All Rights Reserved.

Resources

To learn more about Apple Pay	Go to
Apple Pay Training	Folder: Apple Pay
Apple Pay and Contactless Payments	Folder: Apple Pay [F010681]
Personal Setup Operations Guide	Folder: Personal Setup [F010269]
Apple Pay Kbase Article	Kbase Article HT6323

Copyright © 2014 Apple Inc. All Rights Reserved.

Copyright © 2014 Apple Inc. All Rights Reserved.